UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/018,237	06/24/2002	Christian Hogl	2043.184US1	8864

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EXAMINER
OYEBISI, OJO O

ART UNIT	PAPER NUMBER
3696	

NOTIFICATION DATE	DELIVERY MODE
09/08/2008	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

USPTO@SLWIP.COM

	Application No.	Applicant(s)	
Office Action Summary	10/018,237	HOGL ET AL.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>27 June 2008</u>.

2a) ☒ This action is **FINAL**.   2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-24</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) <u>1-24</u> is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date <u>07/17/08</u>.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for

all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1,

148 USPQ 459 (1966), that are applied for establishing a background for

determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-24 rejected under 35 U.S.C. 103(a) as being unpatentable over

Renner et al (Renner hereinafter, WO 97/10560) in view of Taskett (WO

96/38813).

Re claim 1. Renner discloses a method comprising: receiving financial account

identifier information of a user at a code allocation unit (i.e., the stored value

server receives the SVANs and stores them in a database, see pg 11 lines 23-

25); generating an access code for the user, the access code being to identify

the user to a business entity (see page 21 lines 10-25. The examiner contends

that the PIN to be used with the normal bank account is the access code being

used to identify the user to a business entity); and from the code allocation unit,

effecting a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claim 2. Renner further discloses the method of claim 1, wherein the value transfer is a money withdrawal transaction (see pg 21 lines 10-20)

Re claim 3. Renner does not explicitly disclose the method of claim 1, wherein the generated access code is equal to the amount of money associated with the value transfer. However, Taskett further discloses wherein the generated access code is equal to the amount of money associated with the value transfer (i.e., Taskett discloses a unique ID code for accessing a prepaid telephone account service provider network, and upon receipt of the ID number, the service provider host computer interrogates its database to determine whether sufficient funds exist in the account (see pg 7 lines 13-20). Thus, the examiner contends that the unique ID number mentioned by Taskett has an associated balance/value since the service provider queries its database for sufficiency of funds based on received ID code/number).

Re claim 4. Renner further discloses the method according to claim 1, wherein

the value transfer is a money deposit transaction (see pg 21 lines 10-20).

Re claim 5 . Renner further discloses the method according to claim 1, wherein

the effecting of the value transfer is by a remote data connection (i.e.,

Transmitted online, see page 22 lines 3-10)

Re claims 6, 7. Renner further discloses the method according to claim 1,

wherein the access code is to be transmitted to the user by one or more of a

remote data connection and an account balance statement printer. (i.e.,

Transmitted online, see page 22 lines 3-10).

Re claim 8. Renner does not explicitly disclose the method according to claim 1,

wherein: the access code comprises at least two partial codes; and

a first partial code from the at least two partial codes is to be transmitted to the

user together with the receipt for the value transfer and a second partial code

from the at least two partial codes is to be transmitted by an alternative method

to the user. However, Tasket discloses the access code comprises at least two

partial codes (i.e., the unique ID code and the replacement code, see pg 24 lines

10-30); and a first partial code from the at least two partial codes is to be

transmitted to the user together with the receipt for the value transfer and a

second partial code from the at least two partial codes is to be transmitted by an

alternative method to the user (see the summary of the invention). Thus it would

have been obvious to one of ordinary skill in the art to combine the teachings of

Renner and Tasket to provide added security for the user.

Re claims 9, 10. Renner discloses the method according to claim 1, further comprising receiving the identification data of the user at the code allocation unit (i.e., user's bank account, see page 21 lines 10-15)

Re claim 11. Renner further discloses method according to claim 1, further comprising receiving the receipt for the value transfer at the allocation unit (see page 30 lines 15-20)

Re claims 12, 13-15. Renner further discloses unit machine-readable medium having instruction data to cause a machine to: receive financial account identifier information of a user (i.e., the stored value server receives the SVANs and stores them in a database, see pg 11 lines 23-25); generate an access code for the user, the access code being to identify the user to a business entity (see page 21 lines 10-25. The examiner contends that the PIN to be used with the normal bank account is the access code being used to identify the user to a business entity); and effect a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claims 16 and 17-18. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection (i.e., Transmitted online, see page 22 lines 3-10)

Re claim 19. Renner does not explicitly disclose the system-machine-readable medium according to claim 12, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user. However, Tasket discloses the access code comprises at least two partial codes (i.e., the unique ID code and the replacement code); and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (see the summary of the invention). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claims 20, 21. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive identification data of the user (i.e., user's bank account, see page 21 lines 10-15)

22. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer (see page 30 lines 15-20)

Re claim 23. Claim 23 recites similar limitations to claim 1 and thus rejected

using the same art and rationale as claim 1 supra.

Re claim 24. Renner further disclose system comprising:

a receiver to receive financial account identifier information of a user;

a generator generate an access code for the user, the access code being to

identify the user to a business entity (see pg 21 lines 10-25); and

a transfer module effect a value transfer utilizing the financial account identifier

information and the access code (see pg 21 lines 10-16). Renner does not

explicitly disclose the access code being reflected in an amount of value

associated with the value transfer so as to be transmitted to the user together

with a receipt for the value transfer. However, Tasket discloses the access code

(i.e., a unique ID code) being reflected in an amount of value associated with the

value transfer (see page 7 lines 13-24) so as to be transmitted to the user

together with a receipt for the value transfer (see page 4 lines 25-31). Thus it

would have been obvious to one of ordinary skill in the art to combine the

teachings of Renner and Tasket to provide added security for the user.

Response to Arguments

Applicant's arguments filed 06/27/08 have been fully considered but they

are not persuasive. The applicant argues in substance that Renner fails to

disclose "receiving financial account identifier information of a user at a code

allocation unit; generating an access code for the user, the access code being to

identify the user to a business; and from the code allocation unit, effecting a

value transfer utilizing the financial account identifier information and the access

code." Contrary to the applicant's assertion, Renner discloses receiving financial

account identifier information of a user at a code allocation unit (i.e., the stored

value server receives the SVANs and stores them in a database, see pg 11 lines

23-25). Thus, the SVANs, as taught by Renner, is akin to the financial account

identifier claimed by the applicant, and also the stored value server as taught by

Renner is akin to the code allocation unit. The examiner contends that the PIN to

be used with the normal bank account, as taught by Renner (see pg 21 lines 10-

25), is akin to the access code being used to identify the user to a business

entity. Renner further discloses "from the code allocation unit, effecting a value

transfer utilizing the financial account identifier information and the access code."

(i.e., if the cardholder is using the cardholder's own account to transfer funds, the

cardholder enters his PIN to be used with his normal bank account, see pg 21

lines 10-16). In other words, in Renner, the cardholder uses his PIN (i.e., access

code) and his normal bank account (i.e., financial account identifier information)

to carry out a value transfer.

The applicant further argues that neither Renner nor Taskett discloses

"the access code being reflected in an amount of value associated with the value

transfer so as to be transmitted to the user together with a receipt for the value

transfer." Contrary to the applicant's assertion, Taskett discloses a unique ID

code for accessing a prepaid telephone account service provider network, and

upon receipt of the ID number, the service provider host computer interrogates its

database to determine whether sufficient funds exist in the account (see pg 7

lines 13-20). Thus, the examiner contends that the unique ID number mentioned

by Taskett has an associated balance/value since the service provider queries its

database for sufficiency of funds based on received ID code/number.

All in all, the applicant further argues that Renner fails to disclose

"wherein the access code comprises at least two partial codes." Contrary to the

applicant's assertion, Taskett, the secondary reference teaches two partial codes

(i.e., the ID code and the replacement code, see pg 4 lines 10-30). The applicant

further argues that while there may exist an association between an ID code and

a replacement code, the ID code and the replacement code in Taskett are two

distinct complete codes that are meant to be used for different purposes.

However, this argument is moot since the applicant fails to incorporate into the

claim language that the two partial codes are not distinct and are meant to be

used for the same purpose. The examiner contends that although claims are

interpreted in light of the specification, the specification must not be read into the

claims.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of

time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire

THREE MONTHS from the mailing date of this action. In the event a first reply is

filed within TWO MONTHS of the mailing date of this final action and the advisory

action is not mailed until after the end of the THREE-MONTH shortened statutory

period, then the shortened statutory period will expire on the date the advisory

action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

/O. O. O./